

# **Schedule 72-2**

## **DEPARTMENT OF BANKING AND FINANCE FINANCIAL INSTITUTIONS**

Nebraska Records Management Division  
440 South 8<sup>th</sup> Street, Suite 210  
Lincoln, NE 68508  
(402) 471-2559

**REQUEST FOR APPROVAL OF RECORDS RETENTION  
AND DISPOSITION SCHEDULE**

SCHEDULE NUMBER
72-2
AGENCY, BOARD OR COMMISSION
DEPARTMENT OF BANKING AND FINANCE
DIVISION, BUREAU OR OTHER UNIT
FINANCIAL INSTITUTIONS
Supersedes Schedules 72-I, 72-II, and 72-V, Editions of October 17, 1979

**TO: STATE RECORDS ADMINISTRATOR  
STATE OF NEBRASKA**

**PART I – AGENCY STATEMENT**

In accordance with Section 84-1212.01, R.R.S. 1943, approval of the attached records retention and disposition schedule by the State Records Administrator is hereby requested. Retention periods and dispositions have been recommended by this agency after a careful evaluation of all factors listed in Section 84-1212.01, R.R.S. 1943.

SIGNATURE

\* 

TITLE

Director

DATE

January 8, 1991

**PART II – ARCHIVAL APPROVAL**

The attached schedule has been analyzed, all archival and historical material has been properly identified, no disposition except by transfer to the State Archives has been recommended for such material, and this schedule is approved as submitted.

SIGNATURE

\* 

STATE ARCHIVIST

DATE

1/10/91

**PART III – APPROVAL BY STATE RECORDS ADMINISTRATOR**

The attached schedule has been reviewed in accordance with Section 84-1212.01, R.R.S. 1943, and is approved as submitted.

SIGNATURE

\* 

ADMINISTRATOR

DATE

January 15, 1991

## **INSTRUCTIONS FOR USING THIS SCHEDULE**

Records retention and disposition schedules are designed to serve as your records management guidelines for storing and disposing of agency records, regardless of the media on which they reside. This schedule was written specifically for records unique to your office and the State Agencies General Records Schedule #124 contains those records common to most state government agencies. These retention schedules, which are approved by the State Records Administrator, provide your only ongoing authority to dispose of records. Listed below are some basic procedures to follow when applying your schedule.

### **DISPOSING OF RECORDS**

1. Check your schedules to see what the retention period is. Note: Your agency's unique schedule will take precedence over State Agencies General Records Schedule #124 for any items which have differences in retention requirements.
2. Dispose of records that have met their retention periods.
3. Complete a Records Disposition Report for the records you dispose. The Records Disposition Report form is the last page of this schedule. Remove the form, photocopy it, complete the form, make a photocopy for your records, and send the completed form to the Records Management Division at the address below. If you wish, you may receive this form electronically by contacting the Records Management Division. This report establishes that the destruction was performed in your normal course of business.

**Please remember to retain the blank form for future use.**

### **NON-SCHEDULED RECORDS**

Contact a Records Management Consultant in Records Management to see whether the records will fit under an item already on the schedule. If they do not, they must be retained until they are added to the next revision of your schedule.

### **SCHEDULE UPDATE**

It is the responsibility of each agency to periodically update their schedule. A Records Management Consultant in Records Management can assist you with the schedule update, which involves adding new records and making revisions to existing items. Keeping your schedule current will ensure that you have the ongoing authority to discard records when their useful life has ended.

### **QUESTIONS**

If you have any questions about these procedures, please contact your agency Records Officer or your Records Management Consultant in Records Management. We will help you with any questions the schedule may present, including: transferring records to the State Records Center or State Archives, microfilming records, scanning records, etc.

**Records Management Division  
440 South 8th Street, Suite 210  
Lincoln, NE 68508-2294  
402-471-2559**

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## **SCHEDULE 72-2 - DEPARTMENT OF BANKING AND FINANCE FINANCIAL INSTITUTIONS**

### **72-2-1 COMMERCIAL BANKS, INDUSTRIAL LOAN AND INVESTMENT COMPANIES AND TRUST COMPANIES**

#### **72-2-1-1 BANK/INDUSTRIAL/TRUST COMPANY CORPORATE FILES**

Files include bonds and riders, Articles of Incorporation and any amendments, bylaws and any amendments, Certificates of Increase of Paid-In Capital Stock, Application for Approval of Director and any resignations from the Board, and any administrative orders. **Transfer to the State Records Center 1 year after institution is closed, bond material may be transferred separately if volume becomes large; dispose of 10 years after closing provided all litigation has been completed.**

#### **72-2-1-2 BANK/INDUSTRIAL/TRUST COMPANY CORRESPONDENCE/ EXAM FILES**

Files include correspondence for the calendar year indicated, Reports of Examination conducted as of the close of business during the calendar year indicated, and directors' examinations performed as of the close of business during the calendar year. Maintain, within the Department, the two most recent state and federal examinations.

**CORRESPONDENCE FILE: Transfer to the State Records Center after 1 year; dispose of after 10 years.**

**EXAMINATIONS: Transfer to the State Records Center as needed to be placed in the correspondence file that matches the examination date; dispose of 10 years after examination date.**

#### **72-2-1-3 PLEDGED SECURITIES FILES**

Files contain safekeeping receipts and correspondence for trust departments of commercial banks and free-standing trust companies.

**Transfer to the State Records Center 1 year after institution closes; dispose of 10 years after institution closes.**

#### **72-2-1-4 EXECUTIVE OFFICER LICENSE FILES**

Files are maintained on the executive officers of the various institutions and include applications, financial statements, reference letters, and photocopies of licenses issued.

**Transfer to the State Records Center 1 year after institution closes; dispose of 10 years after institution closes.**

#### **72-2-1-5 BANK HOLDING COMPANY FILES**

Files contain application for registration as a bank holding company, copy of registration, correspondence, change in control forms and correspondence if applicable, and Federal Reserve Board Reports of Examination.

**FEDERAL RESERVE BOARD REPORTS OF EXAMINATION: Transfer all but the two most recent examinations to the State Records Center annually; dispose of 10 years after examination date.**

**REMAINDER OF FILE: Transfer to the State Records Center 1 year after rendered inactive; dispose of 10 years after rendered inactive.**

#### **72-2-1-6 CLOSING DOCUMENTATION/LIQUIDATION FILES**

Files contain closing orders, legal documents, FDIC Reports of Examination and correspondence, press releases, door notices, Declarations of Emergency, telegrams to correspondents, and bid meeting information. Files also contain documents pertaining to financial institution liquidation including court orders.

**Transfer to the State Records Center 1 year after institution closes; dispose of 10 years after institution closes, subject to approval of court if necessary. Also subject to review by the State Archivist before disposal for possible accession.**

#### **72-2-1-7 EXAMINER WORK PAPERS**

Files contain original documentation and raw data gathered by field examiners during the process of examination. Such documentation includes individual loan analyses, daily statements, balance sheets, and general ledger figures.

**Transfer to the State Records Center as needed; dispose of 10 years after examination date.**

#### **72-2-1-8 SPECIAL INVESTIGATION FILES**

Files contain work papers, correspondence, evidentiary material, hearing transcripts, subpoenas, and legal documents involved in investigation into the methods or practices of a financial institution or individual.

**Transfer to the State Records Center 1 year after investigation has been completed; dispose of 10 years after investigation has been completed.**

#### **72-2-1-9 CHECK SELLER FILES**

Files contain application, copy of registration/license, financial statements, correspondence, and copy of bond. Filed alphabetically.

**Transfer to the State Records Center 1 year after cancellation; dispose of 10 years after cancellation.**

#### **72-2-1-10 CHECK SELLER LICENSE REGISTER**

Register contains licenses issued filed in license number order.  
**Retain permanently.**

### **72-2-2 CREDIT UNIONS AND SAVINGS AND LOANS**

#### **72-2-2-1 CREDIT UNION/SAVINGS AND LOAN CORPORATE FILES**

Files include Articles of Incorporation or Association and any amendments thereto, bonds and riders, pertinent correspondence and general information. Will also contain a final report if the institution closes.

**Transfer to the State Records Center 1 year after institution is closed, bond material may be transferred separately if volume becomes large; dispose of 10 years after closing provided all litigation has been completed.**

#### **72-2-2-2 CREDIT UNION/SAVINGS AND LOANS CORRESPONDENCE FILES**

Files include correspondence for the calendar year indicated and the Report of Officials (list of officers).

**Transfer to the State Records Center after 1 year; dispose of after 10 years.**

### **72-2-2-3 CREDIT UNION/SAVINGS AND LOANS EXAM FILES**

Files include Reports of Examination conducted as of the close of business during the calendar year indicated.

**Transfer all but the two most recent state and federal examinations to the State Records Center annually; dispose of 10 years after examination date.**

### **72-2-2-4 LOAN OFFICER LICENSE FILES**

Files are maintained on each institution's licensed loan officers and include applications, financial statements, reference letters, and photocopies of licenses issued.

**Transfer to the State Records Center 1 year after closing; dispose of 10 years after closing.**

### **72-2-2-5 CLOSING DOCUMENTATION/LIQUIDATION FILES**

Files contain closing orders, legal documents, NCUA Reports of Examination and correspondence, press releases, door notices, Declarations of Emergency, telegrams to correspondents, and bid meeting information. Files also contain documents pertaining to financial institution liquidation including court orders.

**Transfer to the State Records Center 1 year after institution closes; dispose of 10 years after institution closes, subject to approval of court if necessary. Also subject to review by the State Archivist before disposal for possible accession.**

### **72-2-2-6 EXAMINER WORK PAPERS**

Files contain original documentation and raw data gathered by field examiners during the process of examination. Such documentation includes individual loan analyses, daily statements, balance sheets, and general ledger figures.

**Transfer to the State Records Center 1 year after closing; dispose of 10 years after examination date.**

## **72-2-3 FINANCIAL INSTITUTION GENERAL RECORDS**

### **72-2-3-1 CUSTOMER COMPLAINTS**

Complaint forms, customer inquiries and correspondence concerning individuals or entities regulated by agency.

**Transfer to the State Records Center after 1 year; dispose of after 5 years.**

### **72-2-3-2 HEARING TRANSCRIPTS AND EXHIBITS**

Files created for financial institution applications requiring hearings and/or review and approval or denial by agency. Files may include application and supporting documentation, receipts for fees, hearing arrangements and publication notices, correspondence, hearing transcripts and exhibits, and Order of Approval or Denial.

**Transfer to the State Records Center after 5 years; transfer to the State Archives after 10 years; retain permanently.**

### **72-2-3-3 INVESTIGATION HEARING FILES**

Files created during investigations authorized under Neb. Rev. Stat. section 8-1,134.

Files may include evidence, affidavits, details of hearing arrangements, correspondence, hearing transcripts, exhibits, Findings of Fact and Conclusions of Law, and resulting Order issued, if any.

**Transfer to the State Records Center 3 years after investigation has been completed; dispose of 20 years after investigation has been completed.**

#### **72-2-3-4 RULES HEARING FILES**

Files created for hearings to promulgate new or amend existing agency rules. Files may include draft rules, supporting documentation, hearing arrangements, publication notices, correspondence, hearing transcripts and exhibits, and rules as finalized.

**Retain permanently.**

#### **72-2-3-5 CALL REPORTS**

Contains Reports of Condition which are balance sheets submitted quarterly, semi-annually, or annually. Also contains Reports of Earnings and Dividends, a confidential report that lists earnings for the year. Submitted by banks, industrials, trust companies, credit unions, and savings and loan associations.

**Transfer to the State Records Center after 2 years; transfer to the State Archives after 6 years; retain permanently.**

#### **72-2-3-6 ATM APPLICATIONS**

Files include applications to establish ATM location and other related documents.

**Transfer to the State Records Center after 2 years; dispose of after 10 years.**

#### **72-2-3-7 EDP EXAMINATIONS**

Files contain examinations of the computer capabilities and procedures of financial institutions.

**Transfer to the State Records Center after 1 year; dispose of after 10 years.**

#### **72-2-3-8 EXAMINATION DATABASE**

Data on examinations, billings and examiner timesheets kept on computer. Various listings and reports are generated.

**BILLINGS AND EXAMINER TIMESHEETS COMPUTER DATA: Retain permanently.**

**EXAMINATIONS COMPUTER DATA: Delete all but the data for the two most recent examinations.**

**COMPUTER PRINTOUTS: Dispose of when superseded or obsolete.**

#### **72-2-3-9 FINANCIAL INSTITUTION DATABASE**

Data kept on computer such as names and addresses, blanket bonds, call reports, and executive officer licenses. Various listings and reports are generated.

**COMPUTER DATA: Dispose of when superseded; retain data on closed institutions permanently.**

**COMPUTER PRINTOUTS: Dispose of when superseded or obsolete.**

#### **72-2-3-10 VIOLATION REVIEW FILES**

Files contain photocopies of violations pages from state or federal Reports of Examination, correspondence relating to correcting cited violations, FDIC Reports of Apparent Crime files, and Federal Reserve Criminal Referral files.

**Transfer to the State Records Center after 1 year; dispose of after 10 years.**



## RECORDS DISPOSITION REPORT

<b>TO: SECRETARY OF STATE RECORDS MANAGEMENT DIVISION 440 S. 8<sup>TH</sup> STREET SUITE 210 LINCOLN, NE 68508-2294</b>	AGENCY
	DIVISION
	SUB-DIVISION

### REQUIRED INFORMATION:

In accordance with the Records Management Act, records of this agency have been disposed of under the authorization granted by the following schedule(s):

SCHEDULE NUMBER(S) ONLY (DO NOT INCLUDE SECTION AND ITEM NUMBERS)	TOTAL VOLUME DISPOSED (SEE REVERSE)

### OPTIONAL INFORMATION (FOR YOUR USE ONLY):

You may include detailed information which will be useful to you in recording exactly what records were disposed of and under what authority. This might include such things as schedule section and item numbers, title of records, inclusive dates of records, etc. This information is not required to be filed with Records Management.

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DATE	SIGNATURE
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**SEND ORIGINAL TO RECORDS MANAGEMENT. MAKE A PHOTOCOPY FOR YOUR RECORDS.**

RMA 03006D

## **VOLUME ESTIMATING GUIDE**

**(PLEASE NOTE THAT FOR REPORTING PURPOSES, A BALLPARK  
ESTIMATE OF THE TOTAL VOLUME OF MATERIAL DISPOSED IS  
ADEQUATE.)**

Vertical File Cabinet, 4 drawer letter-size .....	6 cubic feet
Vertical File Cabinet, 4 drawer legal-size .....	8 cubic feet
Lateral File, 4 drawer/shelf letter-size .....	9 cubic feet
Lateral File, 4 drawer/shelf legal size .....	12 cubic feet
Records center carton .....	1 cubic foot
About a pickup load .....	50 cubic feet